



# Student Professional Liability Insurance Program (SPLIP)

## COVERAGE SUMMARY

**INSURER:**

Lloyd's of London

**POLICY TERM:**

July 1, 2018 to  
July 1, 2019

**POLICY NO:**

B0621PCSUR000418

**INSUREDS:**

1. California State University (CSU)
2. All campuses of the CSU
3. Employees, Faculty, Staff of the CSU
4. CSU Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU

\* Enrolled Students mean students who are enrolled and in good standing while completing an internship and registered/enrolled in a course that requires the internship experience, including academic breaks during the policy period. Enrolled Students also include students who have not received a letter grade in a course (e.g., assigned an "Incomplete"), but remain registered for that course until the Incomplete objectives are met, but for no more than one (1) year from the granting of the Incomplete.

**ADDITIONAL INSUREDS:**

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

**COVERAGES:**

1. General Liability
2. Professional Liability
3. Educator's Errors & Omissions Liability

**COVERAGE DESCRIPTION:**

Covers General Liability and Professional Liability of CSU students enrolled in a Health Profession practicum, Social Welfare program, Social Work program, or Education Credential program of the CSU who are required by a host institution to obtain general liability and/or professional liability insurance for participation in the institution's affiliation program.

**LIMITS:**

- \$2,000,000 Each Loss
- \$4,000,000 Aggregate for all Covered Parties, and not per student

**MEMBER'S DEDUCTIBLE:**

\$0 Per Claim

**PREMIUM RATE:**

\$20.00 per student in Nursing, Allied Health, Social Work, or Education  
This flat rate is non-refundable, and is not subject to a prorated premium return if student is enrolled for less than one year.

**QUESTIONS:**

**Robert Leong**

(415) 403-1441

[rleong@alliant.com](mailto:rleong@alliant.com)

**Van Rin**

(415) 403-1408

[vrin@alliant.com](mailto:vrin@alliant.com)

*While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.*



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### COVERAGE EXTENSION:

1. **Legal Representation:** defense cost included for covered claims
2. **Personal Injury Liability:** protects up to the Coverage Limits against covered claims arising from charges of privacy violation, libel, slander, assault & battery, and other alleged personal injuries
3. **School Grievance/ Academic Disciplinary Hearings:** reimburses for expenses incurred for defense of a school grievance or academic disciplinary hearing or proceeding; \$25,000 per proceeding; \$250,000 aggregate
4. **Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$25,000 per incident; \$250,000 aggregate
5. **Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$25,000 per incident; \$250,000 aggregate
6. **Medical Payments:** reimbursement of medical expenses to others injured on your location; \$25,000 per incident; \$250,000 aggregate
7. **First Aid Expenses:** for expenses you incur in rendering first aid to others: \$25,000 per defendant; \$250,000 aggregate
8. **Defendant Expense Benefit:** reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim: \$25,000 per defendant; \$250,000 aggregate

### NO EXCLUSION FOR:

1. Sexual Harassment
2. Abuse or Molestation
3. Corporal Punishment

### COMMENTS / CONDITIONS:

1. This is a "claims- made" policy. Coverage is only provided for claims which are both: (1) first made against the Insured during the Policy Period; and (2) reported to the Carrier as soon as practicable, but not later than 3 years after the Policy Period. Coverage is only provided for claims arising from Professional Services which are rendered or Incidents which occurred during the Policy Period.
2. Students enrolled in Nursing, Allied Health, Social Work, or Education credential programs of the CSU who also perform community service or volunteer work for academic credit are covered by this Student Professional Liability Insurance Program (SPLIP) at no additional premium.
3. Other CSU students performing community service or volunteer work for academic credit and students enrolled in radio, television or film academic programs of the CSU are separately covered by the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP). Please refer to SAFECLIP summary for details.

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### NURSING PROFESSIONS:

- Case Manager
- Geriatric Nursing Assistant
- Nurses Aide - Facility Setting
- Nurses Aide - In-home Setting
- Nursing Assistant - Facility Setting
- Nursing Assistant - In-home Setting
- Home Health Aide
- LPN/LVN
- Nurse - Anesthetists
- Nurse - Midwives
- Registered Nurse

- Nurse Practitioner:
  - Geriatric/Adult/Family Planning-GYN
  - OB-GYN/Acute Critical Care OB-GYN
  - Pediatric/Neonatal/Family Practice/Acute Care
  - Psychiatric

### ALLIED HEALTH PROFESSIONS:

- Art Therapist
- Athletic Trainer
- Audiologist
- Blood Bank Technician
- Bio-Medical Technician
- Cardiographic Technician
- Cardiology Technician
- Case Manager
- Certified Laboratory Technician
- Certified Medical Assistant
- Certified Occupational Therapy Assistant
- Chiropractic Assistant
- Circulation Technician
- Clinical Laboratory Technician
- Community Health Assistant
- Community Health Technician
- Corrective Therapist
- Dance Therapist
- Dental Hygienist
- Diagnostic Medical Sonographer
- Dialysis Technician
- Dietitian
- EEG (Electroencephalogram) Technician
- EKG (Electrocardiogram) Technician
- Optometry Assistant/Technician
- Orthopedic Assistant
- Pedorthist
- Perfusionist
- Personal Trainer
- Pharmacist
- Pharmacist Technician
- Physical Therapist
- Physical Therapist Assistant
- Physician Assistant Podiatric Assistant
- Psychologist
- Radiation Therapist
- Radiological Technician
- Recreation Therapist
- Electrologist
- EMT- Paramedic
- EMT- Basic/Intermediate
- EMT- Volunteer
- Enterostomal Therapist
- Exercise Physiologist
- Health Educator
- Histologic Technician
- Hospital Pharmacy Technician
- Kinesiologist/Kinesiotherapist
- Laboratory Aide
- Massage Therapist
- Medical Assistant
- Medical Laboratory Technician
- Medical Records Administrator
- Medical Records Technician
- Medical Technician
- Medical Technician Assistant
- Mental Retardation Worker
- Music Therapist
- Nuclear Medical Technician
- Nutritionist
- Occupational Therapist
- Occupational Therapist Assistant
- Rehabilitation Assistant
- Rehabilitation Therapist
- Respiratory Care Practitioner
- Respiratory Care Provider
- Respiratory Therapist
- Respiratory Therapist Technician
- Speech Hearing Therapist
- Speech Language Pathologist
- Sports Medicine Instructor
- Sports Medicine Therapist
- Surgical Technician
- Vascular Technologists
- X-Ray Machine Operator

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### SOCIAL WORK / SOCIAL WELFARE PROFESSIONS:

- |  |                                 |
|--|---------------------------------|
| Alcohol/Drug Counselor                   | Licensed Professional Counselor |
| Bodywork Counselor                       | Life Coach Counselor            |
| Career Counselor                         | Marriage/Family Counselor       |
| Case Manager                             | Mental Health Counselor         |
| Clinical Counselor                       | Pastoral Counselor              |
| Counselor Educator                       | Psychological Counselor         |
| Forensic Counselor                       | Rehabilitation Counselor        |
| Genetic Counselor                        | Social Worker                   |
| Licensed Professional Clinical Counselor |                                 |

### EDUCATION / TEACHING PROFESSIONS:

**School Administration:**

- Admittance
- Desegregation
- Enrollment
- Expulsion
- Extracurricular Activities
- Integration

**Educational Instruction:**

- Career Guidance
- Guidance Counseling
- School Counselor
- Student Consumerism
- Teaching Assistants

### HOW TO REPORT A CLAIM:

Alliant Insurance Services, Inc.  
100 Pine Street, 11th Floor  
San Francisco, CA 94111-5101

Bob Frey  
415-403-1445  
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**AND**

Mendes & Mount LLP  
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[Raymond.trismen@mendes.com](mailto:Raymond.trismen@mendes.com)

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